WHAT IS CLAIMED IS:

1   1.   A method for consolidating financing in an internet exchange portal, comprising

2   the steps of:

3   receiving a set of financing applications at the internet exchange portal;

4   generating a generic financing application from the set of applications;

5   receiving data for the generic financing application; and

6   populating the set of financing applications with the data.

1   2.   The method of claim 1, wherein:

2   the receiving a set step includes the step of receiving a set of financing

3   applications each including a set of data fields; and

4   the generating step includes the step of consolidating similar sets of data fields in

5   each financing application into a generic data field in the generic financing application.

1   3.   The method of claim 1, wherein:

2   the receiving a set step includes the step of receiving a set of financing

3   applications from a corresponding set of lenders; and

4   the receiving data step includes the step of receiving data from a buyer.

1   4.   The method of claim 3 further comprising the steps of:

2   transmitting the set of financing application to the lenders; and

3   receiving a set of financing responses from the lenders including credit available

4   to the buyer for purchasing goods within the internet exchange portal.

1   5.   The method of claim 4 further comprising the steps of:

2   receiving from the buyer an offer to purchase goods from the seller over the

3   portal;

4   receiving from a seller an acceptance of the offer; and

5   instructing the set of lenders to provide a particular amount of credit to the buyer

6   as consideration for the goods.

1   6.   The method of claim 5 wherein the instructing step includes the step of:

2   instructing the set of lenders to provide a particular amount of flooring to the

3   buyer.

1   7.   A method for consolidating financing in an internet exchange portal, comprising

2   the steps of:

3   receiving at the internet exchange portal a set of financial data from a buyer;

4   generating a generic financing application from the set of financial data;

5   presenting the generic financing application to a set of lenders; and

6   receiving a bid from one of the set of lenders for providing credit to the buyer.

1   8.   The method of claim 7 further comprising the step of:

2   charging a transaction based commission fee for each bid.

1   9.   A computer-usable medium embodying computer program code for causing a

2   computer to consolidate financing in an internet exchange portal, comprising the steps of:

3   receiving a set of financing applications at the internet exchange portal;

4   generating a generic financing application from the set of applications;

5   receiving data for the generic financing application; and

6   populating the set of financing applications with the data.

1   10.   The computer-usable medium of claim 9, wherein:

2   the receiving a set step includes the step of receiving a set of financing

3 applications each including a set of data fields; and

4   the generating step includes the step of consolidating similar sets of data fields in

5 each financing application into a generic data field in the generic financing application.

1   11.   The computer-usable medium of claim 9, wherein:

2   the receiving a set step includes the step of receiving a set of financing

3 applications from a corresponding set of lenders; and

4   the receiving data step includes the step of receiving data from a buyer.

1   12.   The computer-usable medium of claim 11 further comprising the steps of:

2   transmitting the set of financing application to the lenders; and

3   receiving a set of financing responses from the lenders including credit available

4 to the buyer for purchasing goods within the internet exchange portal.

1   13.   The computer-usable medium of claim 12 further comprising the steps of:

2   receiving from the buyer an offer to purchase goods from the seller over the

3 portal;

4   receiving from a seller an acceptance of the offer; and

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5   instructing the set of lenders to provide a particular amount of credit to the buyer

6   as consideration for the goods.

1   14.   The computer-usable medium of claim 13 wherein the instructing step includes

2   the step of:

3   instructing the set of lenders to provide a particular amount of flooring to the

4   buyer.

1   15.   A computer-usable medium embodying computer program code for causing a

2   computer to consolidate financing in an internet exchange portal, comprising the steps of:

3   receiving at the internet exchange portal a set of financial data from a buyer;

4   generating a generic financing application from the set of financial data;

5   presenting the generic financing application to a set of lenders; and

6   receiving a bid from one of the set of lenders for providing credit to the buyer.

1   16.   The computer-usable medium of claim 15 further comprising the step of:

2   charging a transaction based commission fee for each bid.

1   17.   A system for consolidating financing in an internet exchange portal, comprising:

2   means for receiving a set of financing applications at the internet exchange portal;

3   means for generating a generic financing application from the set of applications;

4   means for receiving data for the generic financing application; and

5   means for populating the set of financing applications with the data.

1 18. The system of claim 17, wherein:

2 the means for receiving a set includes means for receiving a set of financing

3 applications each including a set of data fields; and

4 the means for generating includes means for consolidating similar sets of data

5 fields in each financing application into a generic data field in the generic financing

6 application.

1 19. The system of claim 17, wherein:

2 the means for receiving a set includes means for receiving a set of financing

3 applications from a corresponding set of lenders; and

4 the means for receiving data includes means for receiving data from a buyer.

1 20. The system of claim 19 further comprising:

2 means for transmitting the set of financing application to the lenders; and

3 means for receiving a set of financing responses from the lenders including credit

4 available to the buyer for purchasing goods within the internet exchange portal.

1 21. The system of claim 20 further comprising:

2 means for receiving from the buyer an offer to purchase goods from the seller over

3 the portal;

4 means for receiving from a seller an acceptance of the offer; and

5 means for instructing the set of lenders to provide a particular amount of credit to

6 the buyer as consideration for the goods.

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1   22.   The system of claim 21 wherein the means for instructing includes:

2   means for instructing the set of lenders to provide a particular amount of flooring

3   to the buyer.

1   23.   A system for consolidating financing in an internet exchange portal, comprising:

2   means for receiving at the internet exchange portal a set of financial data from a

3   buyer;

4   means for generating a generic financing application from the set of financial

5   data;

6   means for presenting the generic financing application to a set of lenders; and

7   means for receiving a bid from one of the set of lenders for providing credit to the

8   buyer.

1   24.   The system of claim 23 further comprising:

2   means for charging a transaction based commission fee for each bid.